

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHERIE SHARP

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-22593

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/17/2015 and confirmed on 10/15/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		126,291.00
Less Refunds to Debtor	2,016.02	
TOTAL AMOUNT OF PLAN FUND		124,274.98

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,310.00	
Trustee Fee	5,492.17	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,802.17

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 5905	0.00	69,880.88	0.00	69,880.88
	NATIONSTAR MORTGAGE LLC(*) Acct: 5905	104.62	104.62	0.00	104.62
	JPMORGAN CHASE BANK NA Acct: 2009	9,452.27	9,452.27	500.63	9,952.90
					79,938.40

Priority					
	GARY H SIMONE ESQ Acct:	0.00	0.00	0.00	0.00
	CHERIE SHARP Acct:	0.00	0.00	0.00	0.00
	CHERIE SHARP Acct:	1,958.00	1,958.00	0.00	0.00
	CHERIE SHARP Acct:	58.02	58.02	0.00	0.00
	RISHOR SIMONE Acct:	3,310.00	3,310.00	0.00	0.00

*** N O N E ***

Unsecured					
	BANK OF AMERICA NA** (LMP) Acct: XXXXXXXXXXXXX4687	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 1743	7,036.99	3,481.74	0.00	3,481.74
	CBNA Acct: XXXX5371	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 0083	207.11	102.47	0.00	102.47
	JPMORGAN CHASE BANK NA Acct: XXXXXXXXXXXXX6935	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA Acct: XXXXXXXXXXXXX9497	0.00	0.00	0.00	0.00
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXXXXXXXXXXXX2842				
	ECAST SETTLEMENT CORP	2,532.07	1,252.81	0.00	1,252.81
	Acct: 3170				
	DISCOVER PERSONAL LOANS**	9,297.85	4,600.36	0.00	4,600.36
	Acct: 7274				
	US DEPARTMENT OF EDUCATION	27,089.67	13,403.34	0.00	13,403.34
	Acct: 5912				
	FIRST NATIONAL BANK OF OMAHA(*)	7,240.47	3,582.42	0.00	3,582.42
	Acct: 9636				
	CAPITAL ONE NA**	383.29	189.64	0.00	189.64
	Acct: 0424				
	MIDLAND FUNDING LLC	273.17	135.16	0.00	135.16
	Acct: 8672				
	MAGEE WOMENS HOSPITAL	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXX5107				
	QUANTUM3 GROUP LLC AGNT - MOMA FI	3,512.03	1,737.67	0.00	1,737.67
	Acct: 1994				
	UPMC++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXX5047				
	UNIVERSITY OF PGH PHYSICIAN++	0.00	0.00	0.00	0.00
	Acct: XXXXXXXXXXXXX0000				
	MIDLAND FUNDING LLC	4,138.19	2,047.48	0.00	2,047.48
	Acct: 3934				
	PRA RECEIVABLES MANAGEMENT LLC - ,	10,108.24	5,001.32	0.00	5,001.32
	Acct: 4110				
					35,534.41

TOTAL PAID TO CREDITORS

115,472.81

TOTAL CLAIMED

PRIORITY 0.00

SECURED 9,556.89

UNSECURED 71,819.08

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

CHERIE SHARP

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22593

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Cherie Sharp
Debtor(s)

Case No. 15-22593-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 29, 2020

User: jhel
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:

Recip ID	Recipient Name and Address
db	+ Cherie Sharp, 172 Deer Creek Valley Road, Tarentum, PA 15084-2610
14079082	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, P.O. Box 982235, El Paso, TX 79998
14107928	CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
14079084	CBNA, PO Box 16119, Philadelphia, PA 19114-0119
14079083	CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
14079085	CBNA-Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
14079087	Chase Auto, PO Box 901003, Ft Worth, TX 76101-2003
14079089	Citi Cards, PO Box 6497, Sioux Falls, SD 57117-6497
14121049	ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262
14079092	FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
14079091	Fed Loan Services, PO Box 60610, Harrisburg, PA 17106-0610
14079095	Magee Womans Hospital, PO Box 382059, Pittsburgh, PA 15251-8059
14125441	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, NATIONSTAR MORTGAGE LLC, ATTN: BANKRUPTCY DEPT, PO BOX 619096, DALLAS, TX 75261-9741
14079096	Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
14089311	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop Code 3105, Omaha, NE 68197
14079097	Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
14120284	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14079098	UPMC Passavant, P.O. Box 382059, Pittsburgh, PA 15250-8059
14079099	+ UPMC Physician Services, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:13:17	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
14079090	Email/Text: mrdiscen@discover.com	Sep 30 2020 03:38:00	Discover, PO Box 30954, Salt Lake City, UT 84130-0954
14086638	+ Email/Text: dplbk@discover.com	Sep 30 2020 03:43:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14079086	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2020 03:13:05	Chase, PO Box 15298, Wilmington, DE 19850-5298
14079088	Email/PDF: ais.chase.ebn@americaninfosource.com	Sep 30 2020 03:11:20	Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
14126499	Email/Text: bk.notifications@jpmchase.com	Sep 30 2020 03:40:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
14079093	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 30 2020 03:38:00	Kohls Department Store, N56W17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14079094	Email/PDF: gecsed@recoverycorp.com		

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 35

		Sep 30 2020 03:11:10	Lowes/GEGRB, P.O. Bopx 965004, Orlando, FL 32896-5004
14113018	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 30 2020 03:41:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14178887	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:09:45	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14128152	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2020 03:13:17	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14225448	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2020 03:40:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14114693	+ Email/Text: bncmail@w-legal.com	Sep 30 2020 03:42:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14128015	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:11:24	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14079100	Email/PDF: gecsed@recoverycorp.com	Sep 30 2020 03:12:56	Walmart, PO Box 965024, Orlando, FL 32896-5024
14079101	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 30 2020 03:13:09	Worlds Foremost Bank, 4800 NW 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		NATIONSTAR MORTGAGE LLC
cr	*	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: jhel

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Date Rcvd: Sep 29, 2020

Form ID: pdf900

Total Noticed: 35

Gary H. Simone

on behalf of Debtor Cherie Sharp rishor.simone1@1stcounsel.com

Joseph P. Schalk

on behalf of Creditor NATIONSTAR MORTGAGE LLC jschalk@barley.com sromig@barley.com

Joshua I. Goldman

on behalf of Creditor NATIONSTAR MORTGAGE LLC jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6